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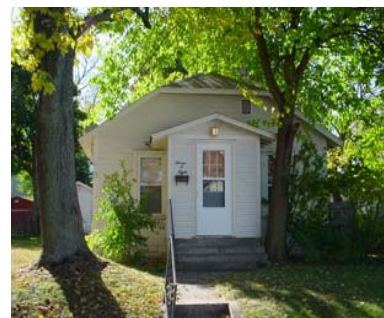


Nov. 2005

# DUE DILIGENCE

Issue 62

## Thankful for Homeownership *by Pam Flikkema*



*"This was something I could not have done without your help. Thank You!" - Alecia*

Meet Alecia Hill. She is thankful to be celebrating her first Thanksgiving holiday in a "new" home, having recently experienced the thrill of becoming a first-time homebuyer on the Southwest side of Grand Rapids thanks to FHA loan opportunities and Heritage National Mortgage. Alecia was at the mercy of landlords but instead she is now building her financial future through growing equity in her home and saving with tax benefits that come with making the biggest purchase in her life.

### **Consider these homeownership vs. renting advantages:**

- When you take rent prices into account, monthly mortgage payments may be lower than your monthly rent.
- When you pay rent you end up with receipts rather than earning savings by owning your own home.
- Landlords often raise rents \$50 - \$100 every year but mortgage payments remain a stable investment.
- You can deduct mortgage interest if you buy. If you rent, your landlord gets the deductions and uses your rent to pay the mortgage.
- You can deduct real estate taxes when you own, if you rent, the landlord takes the tax deduction.
- Equity in your home on average increases 4%-10%, creating financial flexibility for homeowners.

Buying a home is also one of the smartest decisions you'll ever make. If becoming a homeowner is one of your dreams, give us a call today. We have several loan programs available requiring little or no down payment. Ask Alecia, she would agree.

***We're financing homes, one dream at a time.***

## November 2005



SUN	MON	TUE	WED	THU	FRI	SAT
		1 All Saints Day	2	3	4	5
6	7	8 Election Day	9	10	11 Veterans Day Parade	12
13	14	15 Opening Day Firearm Deer Season	16 Tree Lighting at Ford Museum	17	18	19
20 National Adoption Day	21	22	23	24 Thanksgiving	25 Shopping Day	26
27	28	29	30 25 days til Christmas			

This month we reflect on our many blessings. Thanksgiving is a time for my family, friends and clients. Reflecting on these blessings and continuing on the path before me, I look forward to seeing and hearing from all of you. May your time together this holiday be meaningful and full of memories.



Happy Thanksgiving,

**Pava**

# Pay Now Or Pay Later?

By Pava Leyrer



You can help your teen avoid credit mistakes in the future by giving them hands-on credit lessons now. Some credit card companies allow you to authorize your teen on your account. They will get real-life experience with credit cards and you can monitor the account to make sure they're spending wisely.

## YOU OPEN THE ACCOUNT AND YOU SET THE CREDIT LIMIT

Your teen can receive a card with their name on it. You can usually set the credit limit from as low as \$300 up to \$800, so your teen's balance is always manageable. By learning to make wise spending decisions within the credit limit, your teen will get hands-on experience in saving, budgeting and more.

## STATEMENTS PROVIDE A CHANCE TO DISCUSS RESPONSIBLE SPENDING

The detailed monthly account statements can be viewed online anytime. They can also arrive in the parent's name when delivered through the mail. Either way, it's easy to monitor your teen's spending. You can talk them through the statements to provide personal lessons about the importance of on-time payments, minimizing finance charges and more. So when they get their own credit card someday, they'll understand their statements, and they'll know how to manage their account properly and make wise spending choices.



## DEMONSTRATE IMPORTANCE OF VALUE; NO ANNUAL FEES & MORE

When your teen starts college, they'll receive dozens of credit card offers. Help them choose wisely with ones that offer an affordable APR, no annual fee and great benefits. Watch for companies that offer benefits such as free online account management, free credit education resources, photo cards for added security and \$0 liability on unauthorized purchases. Free T-shirts are not the way to choose your credit card!

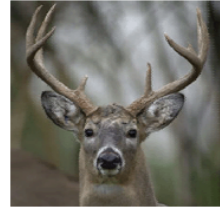
## FIVE CREDIT FACTS TEENS NEED TO KNOW:

- 1) **CREDIT CARDS ARE REAL MONEY**
- 2) **ON-TIME PAYMENTS ARE THE KEY TO GOOD CREDIT SCORES**
- 3) **BUDGETING HELPS MAKE MANAGING YOUR MONEY AND CREDIT EASIER**
- 4) **IT'S HARD TO BUY A CAR WITHOUT GOOD CREDIT. INTEREST RATES AND PAYMENTS ARE DETERMINED BY CREDIT HISTORY**
- 5) **YOUR CREDIT HISTORY FOLLOWS YOU ALL YOUR LIFE (AT LEAST 7-10 YRS)**

Help your teen take the first step toward a bright future by having open communication with them about credit information. Feel free to request our brochure about Credit, Budgeting, or Identity Theft and we'll get one on it's way to you!

# Hunting

By Rob Stacey



Hunting has long supplied people of this world with the food they needed to survive. Animals have been hunted with rocks to spears, and arrows to guns in an ever-evolving technology to make the hunt more efficient. Over the past few centuries, hunting has become more of a sport than a necessity.

Some people question why we still hunt animals with high-powered weapons, when they are no longer needed for food. Unfortunately this view does not take into account all of the reasons hunting is necessary today. First and foremost hunting does supply a cheaper source of meat than can be found at the local grocery store. Obviously this can aid families that are experiencing economic hardship.

Another aspect of hunting we must consider is that of population management. Without hunting populations of animals would grow out of control putting a strain on their food supply and eventually leading to death by starvation. There are people that feel hunting is cruel and inhumane but, is allowing animals to starve to death any less barbaric? Hunting is not for everyone; hopefully we can all recognize the need for this activity to continue today and in the future for the benefit of people and animals alike.



# Spiced Pumpkin Bread

1 ¼ Cups all purpose flour  
 ¾ Cup whole wheat pastry flour  
 1 Cup packed brown sugar  
 1 Tablespoon baking powder  
 1 Teaspoon ground cinnamon  
 ¼ Teaspoon baking soda  
 ¼ Teaspoon ground nutmeg  
 1/8 Teaspoon ground ginger  
 1/8 Teaspoon ground cloves  
 4 egg whites  
 1 Cup canned pumpkin  
 ½ Cup buttermilk  
 3 Tablespoons unsweetened applesauce  
 2 Tablespoons molasses  
 1/3 Cup chopped walnuts



Preheat oven to 350. Coat loaf pan with non-stick spray and set aside. In large bowl, stir all-purpose flour, whole-wheat flour, brown sugar, baking powder, cinnamon, baking soda, nutmeg, ginger, and cloves. Add egg whites, pumpkin, buttermilk, applesauce, and molasses.

Use an electric mixer to beat on low until just blended, then beat on high 2 minutes. Stir in the walnuts. Pour into the prepared pan. Bake for 55-65 minutes or until a toothpick inserted in the center comes out clean. Cool the bread in the pan for 10 minutes, then remove bread and cool completely on a wire rack before slicing and eating!

Each slice has: 199 calories, 3 grams of fat, & 0 mg cholesterol. Serves 12 mouth-watering slices!

**Recipe submitted by Amy Perrin.**  
 Enjoy!

## Our Staff

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